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J.B. Watkins Land Company (National Bank Building,
Lawrence City Hall, Elizabeth M. Watkins Community
Museum)
1047 Massachusetts Street
Lawrence
Douglas County
Kansas

HABS No. KS-50

P H O T O G R A P H S

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

HISTORIC AMERICAN BUILDINGS SURVEY
NATIONAL PARK SERVICE
U.S. DEPARTMENT OF THE INTERIOR
WASHINGTON, D.C. 20240

AMERICA'S CITY HALLS

LAWRENCE, KANSAS

NAME OF THE BUILDING

Original

Name:

J. B. Watkins Land Mortgage Company
National Bank Building

Secondary

Names:

J. B. Watkins Land Mortgage Company (1888-1894)
Watkins National Bank (1888-1921)
Watkins Bank Building (1921-1929)
Lawrence City Hall (1929-1970)
The Elizabeth M. Watkins Community Museum
(1975-Present)

LOCATION

Street

Address:

1047 Massachusetts Street

City, County,

State, & Zip Code:

Lawrence, Douglas County, Kansas 66044

Orientation:

The building is located on the northwest corner of Eleventh and Massachusetts Streets and faces eastward onto Massachusetts Street.

PRESENT OWNER, OCCUPANT, AND USE

Present

Owner:

Douglas County Historical Society

Present

Occupant:

The Elizabeth M. Watkins Community Museum, Kansas All Sports Hall of Fame, and the Douglas County Historical Society. (The museum and Hall of Fame are maintained by the Historical Society.)

Present

Use:

Community museum and local historical society offices.

SIGNIFICANCE

Architectural

On February 24, 1971, the J. B. Watkins Land Mortgage Company and National Bank Building was placed on the National Register of Historic Places.

Upon its completion in 1888, the J. B. Watkins Land Mortgage Company and National Bank Building was considered one of the most magnificent structures west of the Mississippi River. Today it remains a fine example of Romanesque architecture.

Although there is no existing record of certainty, it is believed that this building is the first major work of Walter Root. Records, do, however, indicate that Root came to Kansas City, Missouri in 1886 as an employee of the Chicago architectural firm of Burnham and Root. He came to supervise the construction of several buildings designed by the firm, which was founded by his older brother, John, and Daniel Burnham.

The exterior design of the brick structure is symmetrical with the only deviation being a massive stone archway over the main entrance. The interior woodwork is primarily curly pine with some white oak. There are eight different types of marble used in the floors and the bank counters, all of which were imported from Europe. Additional highlights of the building's interior are: wooden shutters for light and temperature control; a main staircase comprised of an iron frame inlaid with marble steps; a ornate lobby chandelier and three stained glass windows which are all original to the building. The third floor features a twenty-two foot high ceiling and J. B. Watkin's private office, complete with fireplace. The second floor ceilings are sixteen feet high and feature recently restored plaster designs. Finally, there are several chandeliers on both the second and third floors, and three of the original bank vaults made by Mosler Bahman and Company of Cincinnati, Ohio, are still intact.

Historical

The J. B. Watkins Land Mortgage Company and National Bank Building remains the only physical remanent of the expansive business enterprise of Jabez Bunting Watkins, one of the City's most prominent financial leaders. Watkin's various business ventures have resulted in what may be the most singularly significant legacy for the Lawrence community and the University of Kansas, which is located in the city.

In 1873 J. B. Watkins established his land mortgage company in Lawrence, Kansas. He did so in order to "obtain a wider field of operations, more choice of securities, and better rates." The land mortgage company provided an important solution to the nineteenth century western farm credit problem. The J. B. Watkins Land Mortgage Company channeled Eastern capital

into Kansas, Iowa, Missouri, Nebraska, Colorado, and Texas. Watkins was a pioneer in the field of farm mortgages and by 1880 it was estimated that there were more than forty similar companies in the United States.

J. B. Watkins incorporated his Land Mortgage Company in 1883 and maintained offices in London, New York, Dallas, and Lake Charles, Louisiana. The Corporation was considered to be one of the largest companies of its kind.

Allan G. Bogue in Money at Interest: The Farm Mortgage on the Middle Border (1955), notes that during the decade of the 1870's the J. B. Watkins Land Mortgage Company flourished. The volume of Watkins's business doubled annually. In 1879 Watkins held loans on 272,486 acres of land; and in 1881 his assets were \$422,786, which included 8,000 acres of land in Kansas. By 1883, Watkins supervised the investment of over \$5,000,000 in farm mortgages.

The depression of the 1890's forced the J. B. Watkins Land Mortgage Company into receivership in 1894. At the time, Watkins held over 116,000 acres of land in Kansas alone. Despite this setback, he was able to exploit the potential of the land mortgage business to the fullest. In the years between 1873 and 1894 he sold in excess of \$12,000,000 worth of mortgages backed by farms in Western states.

The strength of the J. B. Watkins business enterprises rested in his practice of investing his profits from the land mortgage business in other ventures. The J. B. Watkins Papers, housed in the Kansas Collection of the University of Kansas Libraries, are a remarkably complete testament to this diverse business activities.

J. B. Watkins not only left the Lawrence community this magnificent building, which from 1929 to 1970 served as the City Hall, but he also provided the land for the construction of the Douglas County Courthouse.

PART I. HISTORICAL INFORMATION

A. Physical History

1. Date of Erection

Available records indicate that work on the J. B. Watkins Land Mortgage Company and National Bank Building commenced in 1885.¹ The actual construction, however, may not have been started until sometime in 1886 since it was reported in the January 1st, 1887, issue of The Lawrence Daily World that: "A fifty thousand dollar building has been commenced by the mtlinaire (sic) Watkins and the first story completed."² By February 1st, 1888, the work on the structure neared completion and the Watkins Land Mortgage Company had already occupied the third level.³ The Watkins National Bank opened for business on May 17th, 1888.⁴ The total cost of erecting the building was approximately \$100,000.⁵

2. Architect

While conclusive evidence that would identify the architect has not yet been found, there has been extensive research conducted by various professionals. The conclusion is that the architect was probably Walter Root, who also designed Flint and Dyche Halls at the University of Kansas in Lawrence.⁶ The Director of the Elizabeth M. Watkins Community Museum also agrees that circumstantial evidence indicates Walter Root as being the probable architect.⁷

In 1859, Walter Root was born in Atlanta, Georgia. At the age of six he and his family moved to New York City. In 1880 he graduated from the College of the City of New York. From 1880 to 1882, in New York City, Walter Root studied architecture under Russell Sturgis. In 1882, he moved to Chicago and went to work for his older brother. As noted, it is most likely that in 1885, Burnham and Root sent the younger Root to Kansas City to manage their projects in that area. In 1896, at the age of 27, he formed a partnership with George M. Siemens and established the firm of Root and Siemens in Kansas City, Missouri. Walter Root died in Kansas City, Missouri, in 1925.⁸

The design of the J. B. Watkins Land Mortgage Company and National Bank Building bears a strong resemblance in quality of design and details of construction to the work that Walter Root's older brother, John, was doing at the time; particularly the Kansas City Board of Trade Building, which is no longer standing.⁹ With a few slight modifications, such as eliminating "elliptically" and "corner towers" a description written by Harriet Monroe in her bio-

graphy of John Root of the Burnham and Root firm's entry in the competition for the design of a Chamber of Commerce building for Cincinnati, Ohio, could be a description of Watkin's building.¹⁰

"The initial idea was that of a large Flemish guild-hall - a motive dear to its author [John Root] and remote from the Romanesque. A spirited, luxuriant rendering of this idea gives us a central story of lofty elliptically arched windows resting on two strong sub-stories, and crowned with an attic story flowering richly into dormers and corner towers with conical spires and supporting a steep hipped roof."

3. Builder, Contractor, and Suppliers

The builder, contractor, and suppliers are unknown.

It is known that the exterior walls were constructed of pressed Trenton brick.¹¹ This brick may have been produced in Trenton, Missouri, since that city did have a brick kiln during this time period.¹² Lake Superior and Cottonwood stone were also used in the construction of the exterior walls.¹³ The curly pine used in the interior came from a plantation located in southwest Louisiana, which J. B. Watkins owned.¹⁴ The eight different types of marble used in the interior were imported from Europe.¹⁵

4. Original Plans and Construction

The original plans and other original documents relating to the construction of the building have not been discovered. A search for these has been going on for several years.

5. Alterations and Additions

Through the use of photographic evidence and written descriptions it is known that there have been no alterations or additions made to the building. In 1929, Elizabeth M. Watkins, widow of J. B. Watkins, gave the building to the City of Lawrence. In the deed transferring ownership she stipulated: "That no changes or alterations shall be made in the exterior of said building for the period of fifty (50) years from the date hereof, except such alterations or repairs as may be necessary for the preservation of said building."¹⁶ The interior of the building is now being restored to its appearance in 1888. The restoration is approximately seventy-five percent completed.¹⁷

B. Historical Context

Jabez Bunting Watkins was born on June 25, 1845, in Punxsutawney, Pennsylvania. He received a law degree from the University of Michigan and practiced law in Illinois for three years. In August of 1873 Watkins moved to Lawrence. During that year he established the J. B. Watkins Land Mortgage Company.

In 1885, Watkins began work on plans for a new building to house his mortgage company and a bank he wanted to establish. The architect for the new building as noted appears to have been Walter Root. The building was completed in 1888 at a cost of approximately \$100,000. By February 1, 1888, the J. B. Watkins Land Mortgage Company occupied the third level of the new building. The Watkins National Bank was officially organized on April 23, 1888, and opened for business on May 17, 1888.

The national economic depression of the 1890's forced the J. B. Watkins Land Mortgage Company into receivership in 1894. The Watkins National Bank, however, continued to operate for twenty-seven years. J. B. Watkins's death on February 9, 1921 precipitated the closing of the bank that year. The Watkins National Bank officially merged with Lawrence National Bank on October 20, 1928.

By 1929 the building was vacant. City officials who, at that time were considering a special tax levy for a new city hall, approached Watkins's widow, Mrs. Elizabeth Miller Watkins, about purchasing the building. To their joy, Mrs. Watkins offered to donate the building to the city. On January 26, 1929, Mrs. Watkins deeded the building to the City of Lawrence with the stipulation that it "...shall be used as a City Hall, or for the housing of such municipal departments and offices as [the city] shall deem advisable, exclusive, however, of the city fire department and the city jail." The deed also contained a reverter clause in case the city should ever abandon the building.

The building served as the site of the city's administrative offices for the next forty-one years. In 1970, due to a lack of space, coupled with faulty heating and cooling systems, the city vacated the building. Because of the reverter clause in the deed, ownership of the building was transferred back to the estate of Elizabeth M. Watkins, who had died on June 1, 1939, at the age of 78. The Douglas County Historical Society secured the release of interests of the nine residuary beneficiaries and took possession of the building for use as a historical museum. In 1975, the Elizabeth M. Watkins Community Museum opened to the public.

PART II. ARCHITECTURAL INFORMATION

Unless otherwise indicated by brackets, the following Sections A and B ("Description of Exterior" and "Description of Interior," respectively) are quotes taken verbatim from Kirk McClure's "A Study of the Watkins National Bank, Lawrence, Kansas" (unpublished thesis, School of Architecture and Urban Design, University of Kansas, 1969).

A. Description of Exterior Dimensions

The building faces eastward onto Massachusetts Street with its shorter dimension, 75 feet, while its longer dimension, 117 feet, runs east and west along Eleventh Street.

FOUNDATIONS

The foundations of the structure are twelve feet thick at the base and become narrower as they reach the top.

WALL CONSTRUCTION

The walls are built of pressed Trenton brick and are trimmed in terra cotta, Lake Superior and cottonwood stone. Around the entire perimeter of the building are bands of white stone. One band is at the floor level of the second story, and one is at the ground level.

OPENINGS

The main entrance to the structure is a large and very impressive stone doorway. The design is distinctly Romanesque in that it is a heavy arch approximately twenty feet high and twenty feet wide. The stairway leading from the street. It is trimmed in an intricate floral pattern. Beneath this decoration were double doors of opaque glass and wrought iron, however, these are no longer present.

The bank has two other doors, both at ground level. One is near the center on the south wall, and the other is at the west end of the north wall. These doors are simple and undecorated.

On the front wall, three basic types of windows are seen. Two small ones at the ground level and two larger ones at the second level exemplify two of the types. Both types have an arched brick lintel, both the second floor windows have the white stone band that circles the building as their sill. The third type of window is the style

found in the large gable at the third level. The front of the building has four of this type, each of which is approximately fifteen feet high. They have one continuous sill of terra cotta stone which is carved in the same pattern as the doorway. Between these windows are posts of carved brick which give a "column" effect. These posts are finished with terra cotta stonework at the top. Supported by these "columns" are Romanesque arches of brick which peak at a point just below a band of carved stone. Just above this band, near the top of the gable is one small narrow window in a typical Romanesque style. To finish off the gable are three red stone turrets, one on each side and one at the top of the steep roof.

The south wall also exhibits these three basic types of windows. On the ground level is a row of the small undecorated style. Just above that, on the second level, is a row of the larger style which are the same as the ones of this level in the front. However, on this wall, the end windows in the row are larger and have a thin, curving stone relief bordering them along the top. On the third level, again the idea of the gable is repeated. While the windows are actually in one continuous row they are divided into three gables with two windows in and two windows between each. The design is basically the same as on the facade except the lintels on the side walls are horizontal and the overall size is somewhat smaller.

The north wall is very much similar to the south wall with two important exceptions. First, there are three small windows at the east end of the second level as opposed to one large one. They have elegant stained glass in them and have white stone sills. The other exception is on the third level at the west end where, due to the location of the restrooms, three small windows were substituted for two larger ones in the gable at that end.

The rear wall has the same design as the sides, having six windows on the third level and only one gable. On the ground and second levels are two rows of four windows each of the plain undecorated styles.

ROOF

The roof, in typical Gothic fashion, is very steep and slopes on all four sides having a ridge at the peak. Both the main roof and the gables are covered in a red-gray asphalt tile.

Copper guttering forms the only eaves that extend out from the roof. This guttering is somewhat intriguing with its green color and floral pattern end pieces.

Below the guttering, at the corners, are carved stone cornice pieces in the same design as the stone work over the main entrance.

CHIMNEYS

The bank has three chimneys, all of which are undecorated. There are two square ones made of brick, one on the front and one on the north side, and one cylindrical chimney of metal at the rear.

B. Description of Interior

THE VESTIBULES

The interior of the Watkins National Bank was described as a "scene of rare elegance." [The Topeka Daily Capital, August 8, 1888] This is evident once inside the main doors. The floor of this first vestibule is marble mosaic with red and white the predominant colors and the name "Watkins" inlaid in the design. On the north wall is a small plaque stating that the building was given by Mrs. Elizabeth Watkins to the City of Lawrence in 1929. The walls themselves are plaster and finished in a cream color as are all of the walls in the building. To decorate these walls is a wainscoting of Tennessee marble and Mexican onyx. [The Topeka Daily Capital, August 8, 1888]

From this first vestibule lead three sets of stairs, the ones on either side going to the basement and the one in the center to the second level. These stairs along with the wainscoting exhibit eight different types of marble. These stairs have shiny brass railings and cast bronze balusters with Watkins' initials in the design.

At the top of the center stairs is a second vestibule separated from the bank proper by a thin wall of curly pine and antique oak. This wall supports a set of large windows and a pair of doors which are framed in a carved hard wood. The floor of this level is the same as below except the work "bank" is inlaid in the design. Finally, as in all three vestibules, the walls and the wainscoting are the same as found at the first level.

From this level to the next is a stairway that curves upward enhanced by the three stained glass windows on the north wall. The windows, mounted in carved frames, have a varying color scheme. The two outside windows have gold and brown as the dominating colors while the center one is of red and blue.

The third level is much the same as the other two. The mosaic floor differs only in that the word "mortgage" is in its design and the doors and windows which separate it from the business rooms are not as ornate. From this level, though, the chandelier is best seen with its two separate lighting fixtures. These fixtures, supported by a single brass pole, are intricate in makeup and are hung in such a fashion that one is in between each of the three levels.

THE SECOND LEVEL

The main room of the second floor originally the bank lobby, is probably the most typical of the entire building. It has a marble floor in mosaic motif and has cream colored walls and wood wainscoting on antique oak. The ceiling is of the same finish as the walls and is decorated in an oval relief pattern. At the center, the ceiling is supported by two large cylindrical columns of cast iron with floral capitals.

The counter of the bank, although not completely in its original form, has panels of fourteen different colors of marble and trim in three different colors.

Behind the counter is a large clock which is obviously old, but no mention of it was made in any of the sources studied.

Also behind the counter is one of the six safes in the building. Mention was made of only one of the safes, assumed to be this one, saying it was of "Brooklin Chrome Steele" and finished in heavy nickel and gold trim. It was reported to weigh 12,000 pounds and cost more than \$4,000 [The Evening Tribune, May 17, 1888]. In addition, this safe had a time lock, a very new innovation at that time.

Also on this level, in the southeast corner is the directors' room, now completely remodeled. In the rear are two rest rooms, a large room in the northwest corner with a second walk-in safe, and, in the southwest corner, another large room, now redecorated.

THE THIRD LEVEL

The third level, which housed the Watkins Land Mortgage Company, is basically the same as the second level having the same style walls, floors, columns and ceiling. However, there is only one safe at this level which is richly decorated and quite expansive. In the southeast and northwest corners of this level are offices, but the other floor space has been remodeled such that the original floor plan is uncertain. In the rear are stairways leading to the second level and to the attic. Also on this level are two rest rooms and a storage room.

THE ATTIC LEVEL

The attic level is mostly open storage space with one separate room and still another walk-in safe.

THE BUILDING AS A WHOLE

[After the construction of the building was completed, it was reported in the August 8, 1888, issue of The Topeka Daily Capital that the building had "...every modern convenience." These conveniences included lighting by both natural gas and electricity, steam heating, and a then unusually sophisticated ventilation system that circulated fresh air into each room through air pipes concealed in the walls.]

C. The Site

The J. B. Watkins Land Mortgage Company and National Bank Building is located on the northwest corner of Eleventh and Massachusetts Streets. It faces eastward onto Massachusetts Street which is the main street through the downtown area.

The building is situated diagonally from the Douglas County Courthouse which is on the National Register of Historic Places. Together the two structures provide an imposing anchor to the southern edge of the central business district.

Immediately to the north of the buildings is the recently completed Watkins Park. Although it is owned by the museum, this park has been landscaped and maintained by the City.

This "vestpocket" park contains seasonal flower displays, several park benches and a gazebo. All of the fixtures have been designed to complement the historic character of the museum. The park was the recipient of The Lawrence Arts Commission Award in 1979.

Prepared by:

Name: Robert E. Hosack

Title: Assistant Planner

Affiliation: Lawrence-Douglas County Planning Office
City Hall, Sixth & Massachusetts Streets
Lawrence, Kansas 66044

Date: December 17, 1981

FOOTNOTES

- ¹The Elizabeth M. Watkins Community Museum, Altrusa, and American Association of University Women, Tour of Historic Lawrence Homes and Public Buildings, Saturday, April 24 (Lawrence, Kansas: By the Authors, 1976), section G.
- ²The Lawrence Daily World, January 1, 1887, as quoted in Kirk McClure, "A Study of the Watkins National Bank, Lawrence, Kansas" (unpublished thesis, School of Architecture and Urban Design, University of Kansas, 1969), Historical Background.
- ³"The Watkins' Building," The Lawrence Daily Journal, February 1, 1888.
- ⁴The Elizabeth M. Watkins Community Museum, Altrusa, and American Association of University Women, loc. cit.
- ⁵Ibid.
- ⁶Interview with Curtis Besinger, Professor, School of Architecture and Urban Design, University of Kansas, Lawrence, Kansas, November 13, 1981.
- ⁷Interview with Steven Jansen, Director, The Elizabeth M. Watkins Community Museum, Lawrence, Kansas, November 13, 1981.
- ⁸Interview with Curtis Besinger, loc. cit.
- ⁹Ibid.
- ¹⁰Ibid.
- ¹¹E. S. Tucker, The Lawrence Memorial Album (Lawrence, Kansas: E. S. Tucker and George O. Foster, May 30, 1895), no page numbers cited.
- ¹²Letter from Alfred Witten, President, Grundy County Historical Society, Trenton, Missouri, 1976, to Louise O. Townsend, Research Associate, The Elizabeth M. Watkins Community Museum, Lawrence, Kansas, "Watkins National Bank File," The Elizabeth M. Watkins Community Museum.
- ¹³Tucker, loc. cit.
- ¹⁴"Watkins National Bank File," op. cit.

(footnotes continued)

- 15 Letter form Steven Jansen, Director, The Elizabeth M. Watkins Community Museum, Lawrence, Kansas, November 24, 1981, to Bob Hosack, Planning Office, City of Lawrence, Kansas.
- 16 Deed Record No. 125, Douglas County Register of Deeds, Lawrence, Kansas.
- 17 Interview with Steven Jansen, Director, The Elizabeth M. Watkins Community Museum, Lawrence, Kansas, November 24, 1981.